

Amendments to the Specification:

Page 1, after the "Title" insert,

This application is a continuation-in-part of U.S. patent application No. 09/878,940, filed June 13, 2001, which is a continuation-in-part of U.S. patent application No. 09/712,569, filed November 14, 2000, now abandoned. The disclosure of both applications are incorporated by reference herein.

Replace the paragraph at page 1, lines 10-19 with the following:

Background of the Invention

Traditional banking and credit cards are opaque to visible light by virtue of the pigmentation in the plastics materials used in the manufacture of the card, or by virtue of the use of inks, dyes, and metallised foils. To be useful in operation with an ATM (Automatic Teller Machine) transaction cards need to be opaque to near infrared radiation since the machines use IR lasers operating within the range of 800-1000 nm to sense the presence of a card and activate the transaction process. The traditional cards ~~cards~~ are sufficiently opaque in the near IR to allow their use in ATM's.

Replace the paragraph at page 2, lines 7-10 with the following:

One method of providing an IR opaque transaction card is disclosed in ~~US 6290137~~ US6290137 in which the card includes a transparent sheet material which is coated near IR light filter, typically a dye which is applied by silk screen printing.